

Who Are We

C&C Healthcare Limited, Bridge House, 80-82 Compstall Road, Romiley, Stockport, SK6 4DE are an Independent Insurance Broker.

Who Regulates Us

The Financial Conduct Authority (FCA)—an independent public body established to regulate and authorise the financial services industry in the UK

The FCA has authorised us as an appointed representative of C&C Insurance Brokers Limited to advise, arrange, deal in and assist with the placing and administration of all types of General Insurance policies including healthcare products.

The FCA Register number of C&C Insurance Brokers Limited is 309053 and Our FCA Register number is 628366. You can check our status and permissions at register.fca.org.uk or by contacting the FCA on **0845 606 1234**.

Law and Language

This Terms of Business is subject to English Law and the jurisdiction of the English Courts. We will use the English language for all communications, the contractual terms and conditions, and any information we are required to supply to you, before and during the duration of the contract.

Acceptance

The purpose of this agreement is to set out our professional relationship and detail the services we will provide to you. We assume that you accept the terms of this agreement unless we hear from you.

Your duty to give information

It is important that you understand your duty to provide all materially important information, fully, completely and accurately to us and your Insurers not only when you take out your insurance, but also throughout the life of your arrangement, at the annual renewal or at any other time when changes occur.

For retail customers and in line with the Consumer Insurance Disclosure and Representations Act 2012 this duty is defined as to take reasonable care not to make a misrepresentation. For corporate clients, The Insurance Act 2015 defines this duty as a requirement to disclose a fair presentation of risk.

This means that you have an ongoing responsibility to share all material facts or circumstances about the risks covered and in good faith. A material fact is one which is likely to influence an insurer in the assessment, acceptance or pricing of your policy. This would include but is not restricted to, details of previous insurance claims you have made or reported criminal convictions and general information about the risk proposed. If you do not understand this requirement or are unsure whether a fact is material please ask us

Failure to make a fair presentation of risk may mean your insurer could proportionately reduce the amount of your claim, or void your policy. That means, treat it as if it had not existed and refuse to pay any claims at all. You could then find it difficult to re-arrange cover as the cancellation of a policy by an insurer is a material fact that has to be declared to a new insurer

Our Fees, Commission and Charges

We usually receive a commission from the insurance provider with whom we place your business, which is a percentage of the total annual premium. This percentage will have been contractually agreed with the Insurance Company.

In certain circumstances we may charge you an annual fee for our services, in which case this will be discussed and agreed with you prior to the conclusion of the insurance contract.

This amount will be disclosed to you separately to the insurance premium

Fee Treatments for Cancellations and Amendments

Fees are non-refundable/recoverable in the event of cancellation or amendment of your policy or termination of our services, as these cover the services already provided, which occur mainly at inception/renewal, but would also subsequently cover our costs to cancel your policy.

In the absence of any other agreement, non-payment of any premium or non-receipt of forms may be taken as your instruction to cancel cover. If a policy should be cancelled there may or may not be a return of premium, please refer to your insurance policy documentation for insurers terms. Please check with us before providing cancellation instructions.

Policies voided or cancelled from inception by insurers will be treated as a cancellation.

We reserve the right to retain commission clawed back from your Insurers and deduct this from the return premium due back to you in addition to any administration charge associated with the transaction.

Return premiums will not be paid back or processed to reduce existing credit agreements until Insurers have finalised the transaction in full.

You are entitled to request at any time, information about the commissions that we may have received in connection with your insurance, if you want this information please contact us.

Our Selection

Your demands and needs will be discussed fully, so that the most suitable and appropriate product is recommended. Full details and the merits of all your options will be shared and discussed with you. Please refer to your Demands & Needs document for specific detail on both your requirements and our marketing activity

Our Service

In all instances we will be acting as an agent of you our customer and providing you with advice based on your demands and needs

We will ask questions to enable us to assess reasonably your insurance requirements, this may include checking information that we already hold about you and your existing insurance arrangements with us.

We will provide you with advice and guidance, after assessing your demands and needs and recommend a suitable policy based on our experience of dealing with similar risks.

In all cases our service will include arranging and administering your insurance, including helping you with on-going changes and policy adjustments

If you mislay your policy at any time, we will arrange a replacement policy document, if you request it.

Confidentiality and Data Protection

We take the protection of your personal data extremely seriously and treat all information as private and confidential, and in strict accordance with the General Data Protection Regulations (GDPR). Full details are contained within our Privacy Statement a copy of which is also available on our website www.cc-insure.com/privacy

Under certain circumstances we may need to obtain information from you in respect of your employees to enable us to declare appropriately to the relevant insurance providers. When you share this information with us, we are accepting that data on the understanding this has been explained in your own Privacy Statement or similar document, provided to your employees

Financial Strength

We regularly assess the financial strength of the Insurance Companies and other intermediaries that we deal with. The process usually involves general observation of the financial ratings applied by independent rating agencies such as Standard & Poor's and A M Best published with other readily available information within industry guides, newsletters and press releases. Whilst we take care to deal with companies that maintain reasonable solvency margins, we cannot guarantee their financial stability or ability to pay claims.

Complaints

Our aim is always to provide our customers with a first-class service; however we are aware that, occasionally, it is possible that we may fail to meet your expectations. If for any reason we have not met your expectations, let us know as soon as possible, by calling our main office telephone 0161 406 4800, or write to Mrs Paula Williams, C&C Insurance Brokers Limited, Bridge House, 80-82 Compstall Road, Stockport SK6 4DE or email paula.williams@cc-insure.com

You will receive an acknowledgement of your complaint and a copy of our formal complaints process before the end of the second business day from receipt of your correspondence. If we are unable to resolve the issue at that time, we will investigate the matter further and then aim to provide a resolution as quickly as possible. We will inform you of the position at no later than 4 weeks later and a final response no later than 8 weeks from the receipt of your original complaint.

If you are not happy with our response, or the position after a period of 8 weeks, you may be eligible to refer your complaint to the Financial Ombudsman Service (FOS) for an independent assessment and opinion.

The FOS Consumer Helpline is on **0800 023 4567** (free for people phoning from a "fixed line" (for example, a landline at home) or **0300 123 9123** (free for mobile-phone users paying monthly charge for calls to No's starting 01 or 02). Alternatively you can contact them at Financial Ombudsman Service, South Quay Plaza, 183 Marsh Wall, London, E14 9SR. www.financial-ombudsman.org.uk

A full copy of our complaints procedure is available on request.

Financial Services Compensation Scheme (FSCS)

If we are unable to meet our obligations, you may be entitled to compensation from the FSCS. If we have advised or arranged insurance for you this will be covered for 90% of a claim, without any upper limit, however claims under compulsory insurance, professional indemnity insurance and certain claims for injury, sickness or infirmity of the policyholder are protected at 100%. Further information is available from the FSCS helpline on 0800 678 1100 or 020 7741 4100 and www.fscs.org.uk.

The FSCS is the UK's statutory fund of last resort for customers of authorised financial services firms. Compensation is usually payable if an authorised firm is unable or unlikely to pay claims usually because it has ceased trading or become insolvent

Additional services

We also provide additional services such as risk management assistance and Health and Safety services. Please note these services are not regulated by the Financial Conduct Authority. In addition, these services do not benefit from the protection offered by The Financial Ombudsman Service or the Financial Services Compensation Scheme.

Limit of Liability

This clause restricts the amount that may be recoverable as a result of our negligence. Other than injury or death of any person (that no cap on liability will apply), our liability to you for the services we provide shall not exceed £15,000,000 in connection with any one event or connected events.

Termination

You may cancel this agreement with us at any time. You must provide at least 30 days written notice of instructions. We also reserve the right to cancel this agreement at any time providing you with at least 30 days written notice issued to your last known address. In any event, we will provide you with reasonably sufficient time to re-arrange your insurance and we will notify you of termination in writing together with an explanation if appropriate.